Certificate Number: 14912-TXN-DE-032475656

Bankruptcy Case Number: 19-20075



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on March 20, 2019, at 6:08 o'clock PM EDT, Patricia Richey
completed a course on personal financial management given by internet by 001
Debtoredu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an
instructional course concerning personal financial management in the Northern
District of Texas.

Date: March 20, 2019 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor